

H.A

Notice of Allowability	Application No.	Applicant(s)	
	10/698,084	O'NEAL, JONATHAN	
	Examiner	Art Unit	
	Allyson N. Trail	2876	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the amendment filed 6/21/2005.
2. ☒ The allowed claim(s) is/are 1-39.
3. ☒ The drawings filed on 03 November 2003 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|---|---|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____ |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____ | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____ |

DETAILED ACTION

Amendment

1. Receipt is acknowledged of the Preliminary Amendment filed June 21, 2005.

Continuing Data

2. This application is a Continuation in Part of application 10/411,971 filed April 11, 2003, which is a Continuation of Patent 6,575,361 filed August 18, 2000, which claims benefit to August 19, 1999. Additionally, this application is a Continuation in Part of application 10/253,243 filed September 24, 2001 and claims benefit to July 15, 2002.

Remarks

3. Claims 1-39 were indicated, in the previous office action, to be allowable over the prior art of record pending the amendment of claims 21, 25, and 27, which were objected to. The current amendment has made the required changes to claims 21, 25, and 27. Therefore claims 1-39 are now in condition for allowance.

EXAMINER'S AMENDMENT

4. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Thomas Bradshaw on July 7, 2005.

In the Claims:

Re claim 24 has been amended.

Delete on line 7: "the".

Insert on line 7, after "identical to": --a--.

Allowable Subject Matter

5. Claims 1-39 are allowable over prior art.

6. The following is an examiner's statement of reasons for allowance: The best prior art of record, taken alone or in combination, fails to specifically teach or fairly suggest the method and computer program for reconciling billing information as disclosed in the current invention. Prior art additionally fails to teach a system for confirming transaction processed at a central processor as disclosed in the present invention. Although prior art has teachings of confirming communications between a remote station and a central processor, the prior art of record taken alone or in combination with any other prior art fails to teach each of the specific limitations of the claimed invention. More specifically, prior art fails to teach a method, computer program, and system including a central processor receiving a request from a remote station to process a current transaction, wherein the request is coupled with a prior transaction identifier corresponding to a prior transaction. The method further includes the step of determining, in response to receiving the prior transaction identifier, whether the prior transaction is identical to a first transaction based on the prior transaction identifier. Prior art additionally fails to teach the method including amending the first transaction record to indicate that the first transaction is a questionable transaction if the prior transaction is determined to be different from the first transaction. Lastly, prior art fails to teach determining whether transaction information received from a remote terminal corresponds to a last

transaction, wherein the last transaction is the most recent transaction for which a transaction identifier was transmitted to the remote terminal and amending one or more stored transaction records if the transaction information received from the remote terminal does not correspond to the last transaction for which a transaction identifier was transmitted to the remote terminal. The above disclosed limitation are not taught in prior art and moreover, one of ordinary skill in the art would not have been motivated to come to the claimed invention.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Allyson N. Trail whose telephone number is (571) 272-2406. The examiner can normally be reached between the hours of 7:30AM to 4:00PM Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee, can be reached on (571) 272-2398. The fax phone number for this Group is (703) 872-9306.

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to [allyson.trail@uspto.gov].

Art Unit: 2876

All Internet e-mail communications will be made of record in the application file.

PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1195 OG 89.

Allyson N. Trail
Patent Examiner
Art Unit 2876
July 6, 2005

Jared J. Fureman
JARED J. FUREMAN
PRIMARY EXAMINER